

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

**Charles Edward Wimes and Gwendolyn Gillins
Wimes**

Case No. 06-80336

S.S. Nos.: xxx-xx-7420 and xxx-xx-5847

Mailing Address: 701 Chandler Road, Durham, NC 27703-

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on March 20, 2006.

THE FILING AUTOMATICALLY STAYS COLLECTION AND OTHER ACTIONS AGAINST THE DEBTORS, DEBTORS' PROPERTY AND CERTAIN CO-DEBTORS. IF YOU ATTEMPT TO COLLECT A DEBT OR TAKE OTHER ACTION IN VIOLATION OF THE BANKRUPTCY STAY, YOU MAY BE PENALIZED. OFFICIAL NOTICE WILL BE SENT TO YOU AND ALL OTHER CREDITORS GIVING THE NAME AND ADDRESS OF THE TRUSTEE, THE DATE AND TIME OF THE MEETING OF CREDITORS, AND THE DEADLINE FOR OBJECTING TO THE PLAN. YOU MUST TIMELY FILE A PROOF OF CLAIM WITH THE TRUSTEE IN ORDER TO RECEIVE DISTRIBUTIONS UNDER THE PLAN. PLEASE NOTE:

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: April 6, 2006

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 6/7/05)

CH. 13 PLAN - DEBTS SHEET (MIDDLE)Debtor
Name(s):**Charles Edward Wimes and
Gwendolyn Fennell Wimes****RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN**

Creditor Name	Sch D #	Collateral	**
Sprint		Cell Phone	
Alltel		Cell Phone	

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
N/A	

INSIDE PLAN**Arrearage Claims**

Creditor Name	Sch D #	Arrearage	**
HSBC Mortgage		\$1,968.00	

REJECTED EXECUTORY CONTRACT/LEASES

Creditor Name	Description of Collateral
N/A	

LTD - Retain / DOT on Principal Res. & Other Long Term Debts	Sch. D #	Monthly Contract Amt.	**	Adequate Protection	Minimum Equal Pmt.	Type of Collateral
HSBC Mortgage		\$946.00		N/A	\$946.00	House and Land
STD - Retain / Secured Debts (Paid at FMV)	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Pmt.	Type of Collateral
N/A						
STD - Retain / Secured Debts & 910 Vehicles (Pay 100%)	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Pmt.	Type of Collateral
Citifinancial Auto		\$27,166.00	0.00%	\$85.00 ^{22c}	\$494.00	2004 Toyota 4 Runner
HSBC Auto Finance		\$16,268.00	0.00%	\$220.00 ³⁵	\$296.00	1999 Dodge Ram

Attorney Fee (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$2,800.00
Secured Taxes		Secured Amt.
IRS Tax Liens		
Real Property Taxes On Retained Realty		\$1,300.00
Unsecured Priority Debts		Amount
IRS Taxes		
State Taxes		
Personal Property Taxes		\$540.00
Alimony or Child Support Arrearage		
Cosign Protect Debts (Pay 100%)	Int. %	Payoff Amt.
General Unsecured Non-Priority Debts (Sec*)		\$0.00

PROPOSED PLAN PAYMENT

\$1,977.00 per month for 18 months, followed by
\$1,940.00 per month for 37 months.

OTHER PROVISIONS

Plan to allow 3 waivers on request

** = Include two (2) post-petition payments in pre-petition arrearage in plan.
 Sch D # = The number of the secured debt as listed on Schedule D.
 Int. Rate = Interest Rate to be paid on secured claim = Trustee's rate, unless otherwise indicated (where contract rate is lower than Trustee's rate).
 Adequate Protection = Monthly "Adequate Protection" payment amount.
 * = DMI multiplied by the total number of months of plan, minus total of unsecured priority and co-sign protect debts.

middle1.wpt (rev. November 27, 2005)

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CERTIFICATE OF SERVICE

Gabrielle Morrison, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Gabrielle Morrison

Gabrielle Morrison

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

Capital One**
15000 Capital One Drive
Richmond, VA 23238-1119

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

CitiFinancial
3823 Guess Road
Durham, NC 27705-1505

HSBC Auto Finance
Post Office Box 17904
San Diego, CA 92177-7904

Internal Revenue Service
Post Office Box 21126
Philadelphia, PA 19114-1126

Citifinancial
PO Box 6931
The Lakes, NV 88901

HSBC Mortgage Services
Post Office Box 9068
Brandon, FL 33509-9068

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

CitiFinancial Auto
Post Office Box 1437
Minneapolis, MN 55440-1437

I.C. Systems, Inc.
Post Office Box 64378
Saint Paul, MN 55164-4378

Alltel

Citifinancial Auto
P.O. Box 183036
Columbus, OH 43218-3036

Internal Revenue Service (MD)
Post Office Box 21126
Philadelphia, PA 19114-1126

Auto One Acceptance**
Post Office Box 1472
Minneapolis, MN 55440-1472

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

J.L. Walston & Associates
1058 West Club Boulevard # 145
Durham, NC 27701-1167

BP Amoco
The Credit Card Center
P.O. Box 689014
Des Moines, IA 50368-9014

Credit Financial Services
Post Office Box 451
Durham, NC 27702-0451

J.L. Waltson & Associates
1058 West Club Boulevard # 145
Durham, NC 27701-1167

Capital One Bank
Attn: Remittance Processing
P.O. Box 70884
Charlotte, NC 28272-0884

Credit Financial Services
Post Office Box 530
Durham, NC 27702-0530

Midland Credit Management
Department 8870
Los Angeles, CA 90084-8870

Capital One Bank
Post Office Box 30285
Salt Lake City, UT 84130-0285

Duke Private Diagnostic Clinic
Post Office Box 900002
Raleigh, NC 27675-9000

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

West Asset Management
Post Office Box 2548
Sherman, TX 75091-2548

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

West Asset Management
P.O. Box 1420
Sherman, TX 75091-1420

RSKMGTNAN2
2675 Breckinridge Boulevard
N Augusta NAGEZ2 OFC SRVC (CR)
Duluth, GA 30096

Sallie Mae
1002 Arthur Drive
Lynn Haven, FL 32444

Security Collection Agency
3803-B Computer Drive, Ste 100
Raleigh, NC 27609

Sprint

United States Attorney
Middle District
Post Office Box 1858
Greensboro, NC 27402

US Department of Education
Post Office Box 7202
Utica, NY 13504-7202

Wells Fargo Financial
6815 Fayetteville Road
Suite 102
Durham, NC 27713